Case 15-17383 Doc 1 Filed 05/15/15 Entered 05/15/15 23:22:13 Desc Main Page 1 of 39 **B1** (Official Form 1) (4/13) Document **United States Bankruptcy Court Voluntary Petition** NORTHERN DISTRICT OF ILLINOIS Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse)(Last, First, Middle) Romano, Thomas M. All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): NONE Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 7397 (if more than one, state all): Street Address of Debtor Street Address of Joint Debtor (No. & Street, City, and State): (No. & Street, City, and State): 20 Westwood Drive Indian Head Park, IL ZIPCODE ZIPCODE 60525 County of Residence or of the County of Residence or of the Principal Place of Business: Principal Place of Business: Cook Mailing Address of Debtor Mailing Address of Joint Debtor (if different from street address) (if different from street address) SAME ZIPCODE ZIPCODE Location of Principal Assets of Business Debtor
(if different from street address above): NOT APPLICABLE ZIPCODE (if different from street address above): **Nature of Business** Chapter of Bankruptcy Code Under Which the Petition is Filed Type of Debtor (Form of organization) (Check one box.) (Check one box) (Check one box.) Chapter 7 ☐ Chapter 15 Petition for Recognition Health Care Business Chapter 9 of a Foreign Main Proceeding Single Asset Real Estate as defined Chapter 11 See Exhibit D on page 2 of this form. Chapter 15 Petition for Recognition in 11 U.S.C. § 101 (51B) Chapter 12 of a Foreign Nonmain Proceeding Corporation (includes LLC and LLP) Railroad Chapter 13 Partnership Stockbroker Nature of Debts (Check one box) Other (if debtor is not one of the above Commodity Broker Debts are primarily consumer debts, defined Debts are primarily entities, check this box and state type of in 11 U.S.C. § 101(8) as "incurred by an business debts. entity below Clearing Bank individual primarily for a personal, family, Other or household purpose" **Chapter 15 Debtors** Tax-Exempt Entity Chapter 11 Debtors: Country of debtor's center of main interests: (Check box, if applicable.) Check one box: Debtor is a tax-exempt organization Debtor is a small business as defined in 11 U.S.C. § 101(51D). Each country in which a foreign proceeding by, under Title 26 of the United States Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). regarding, or against debtor is pending: Code (the Internal Revenue Code). Check if: Filing Fee (Check one box) Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment Full Filing Fee attached on 4/01/16 and every three years thereafter). Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check all applicable boxes: A plan is being filed with this petition Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Acceptances of the plan were solicited prepetition from one or more attach signed application for the court's consideration. See Offi cial Form 3B. classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR COURT USE ONLY Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors  $\boxtimes$ 25,001-100-199 200-999 1.000 5 001-10 001-50.001-Over 1-49 50-99 25,000 50.000 100.000 Estimated Assets \$50,001 to \$50,000,001 \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$500,000,001 \$100,000,001 More than

\$50,000

\$0 to

\$50,000

Estimated Liabilities

\$100,000

\$50.001 to

\$100,000

\$500,000

\$100,001 to

\$500,000

to \$1

million

\$500,001

to \$1

to \$10

million

\$1,000,001

to \$10

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million

to \$50

\$10,000,001

to \$100

million

\$50,000,001

to \$100

to \$500

million

to \$500

\$100,000,001

to \$1 billion

\$500,000,001

to \$1 billion

\$1 billion

More than

\$1 billion

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Voluntary Petition	Name of Debtor(s):	, <b>9</b>			
(This page must be completed and filed in every case)	Thomas M. Romano				
All Prior Bankruptcy Cases Filed Within Last 8 Yo	ears (If more than two, attach ad	ditional sheet)			
Location Where Filed:	Case Number:	Date Filed:			
NONE Location Where Filed:	Case Number:	Date Filed:			
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of	this Debtor (If more than o	one, attach additional sheet)			
Name of Debtor:	Case Number:	Date Filed:			
<b>NONE</b> District:	Relationship:	Judge:			
E-Likia A		Euliki4 D			
Exhibit A  (To be completed if debtor is required to file periodic reports	(To be comp	Exhibit B  leted if debtor is an individual			
(e.g., forms 10K and 10Q) with the Securities and Exchange		are primarily consumer debts)			
Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under Chapter 11)		in the foregoing petition, declare that I r she] may proceed under chapter 7, 11, 12			
	_	nd have explained the relief available under			
		I have delivered to the debtor the notice			
	required by 11 U.S.C. §342(b).				
Exhibit A is attached and made a part of this petition	X /s/ Arthur W. Rummi	lor			
	Signature of Attorney for Debtor(s)	Date			
	Exhibit C				
Does the debtor own or have possession of any property that poses or is alleg	ged to pose a threat of imminent and identi	fiable harm to public health			
or safety?					
<ul><li>Yes, and exhibit C is attached and made a part of this petition.</li><li>No</li></ul>					
(To be completed by every individual debtor. If a joint petition is filed, each	Exhibit D spouse must complete and attach a separa	te Exhibit D.)			
Exhibit D, completed and signed by the debtor, is attached and made		,			
If this is a joint petition:	part of this petition.				
Exhibit D also completed and signed by the joint debtor is attached a	and made a part of this petition.				
	Regarding the Debtor - Venue k any applicable box)				
Debtor has been domiciled or has had a residence, principal place of bus		180 days immediately			
preceding the date of this petition or for a longer part of such 180 days the	han in any other District.				
There is a bankruptcy case concerning debtor's affiliate, general partner,					
Debtor is a debtor in a foreign proceeding and has its principal place of by					
principal place of business or assets in the United States but is a defendant in an action proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.					
Certification by a Debtor Who Resides as a Tenant of Residential Property					
•	applicable boxes.)				
Landlord has a judgment against the debtor for possession of debtor	or's residence. (If box checked, complete th	e following.)			
	(Name of landlord that obtaine	d judgment)			
	(Address of landlord)				
Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possession					
Debtor has included with this petition the deposit with the court of period after the filing of the petition.					
Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).					

Case 15-17383 Doc 1 Filed 05/15/15 Entered 05/15/15 23:22:13 Desc Main B1 (Official Form 1) (4/13) Document Page 3 of 39 FORM B1, Page 3 Name of Debtor(s): **Voluntary Petition** (This page must be completed and filed in every case) Thomas M. Romano **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts petition is true and correct, that I am the foreign representative of a debtor and has chosen to file under chapter 7] I am aware that I may proceed in a foreign proceeding, and that I am authorized to file this petition. under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to (Check only one box.) proceed under chapter 7. I request relief in accordance with chapter 15 of title 11, United States [If no attorney represents me and no bankruptcy petition preparer Code. Certified copies of the documents required by 11 U.S.C. § 1515 signs the petition] I have obtained and read the notice required by are attached. 11 U.S.C. §342(b) Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the I request relief in accordance with the chapter of title 11, United States chapter of title 11 specified in this petition. A certified copy of the Code, specified in this petition. order granting recognition of the foreign main proceeding is attached. X /s/ Thomas M. Romano Signature of Debtor (Signature of Foreign Representative) Signature of Joint Debtor (Printed name of Foreign Representative) Telephone Number (if not represented by attorney) (Date) Signature of Attorney\* Signature of Non-Attorney Bankruptcy Petition Preparer X /s/ Arthur W. Rummler I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for Signature of Attorney for Debtor(s) compensation and have provided the debtor with a copy of this document Arthur W. Rummler 6207593 and the notices and information required under 11 U.S.C.  $\S$  110(b), 110 (h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C.  $\S$  110(h) setting a maximum fee for services Printed Name of Attorney for Debtor(s) Law Offices of Arthur W. Rummler bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor Form 19 is attached. 799 Roosevelt Road Building 2, Suite 104 Glen Ellyn, IL 60137 Printed Name and title, if any, of Bankruptcy Petition Preparer 630-229-2313 Telephone Number Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) \*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Address Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition. Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual. Signature of Authorized Individual

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Printed Name of Authorized Individual

Title of Authorized Individual

Date

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re	${\it Thomas}$	М.	Romano	Case No.	
				(if kno	wn)
			Debtor(s)		

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

WARNING: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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so as to be incapable of re Disability. (Define reasonable effort, to partic	rmination by the court.] ed in 11 U.S.C. § 109 ( alizing and making ratio d in 11 U.S.C. § 109 (h	(h)(4) as impaired by onal decisions with ro n)(4) as physically im ling briefing in perso	f: [Check the applicable stater reason of mental illness or ment espect to financial responsibilities apaired to the extent of being unal on, by telephone, or through the Ir	tal deficiency s.); ble, after
of 11 U.S.C. § 109(h) does not apply in thi	s district.		ned that the credit counseling req	uirement
I certify under penalty of perjury	that the information	provided above is	true and correct.	
Signature	e of Debtor: /s/	Thomas M. R	omano	<u> </u>
Date:				

### FORM B6A (Official Form 8A) (15-17383 Doc 1 Filed 05/15/15 Entered 05/15/15 23:22:13 Desc Main Document Page 6 of 39

In re	Thomas M	. R	omano	Case No.	
			Debtor(s)		known)

#### SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

20 Westwood Drive, Indian Head Park. Fee Simple \$219,670.00 \$235,725.00 Townhouse. 3 bedrooms. 2.5 baths.	Description and Location of Property	Nature of Debtor's Interest in Property	HusbandH WifeW JointJ CommunityC	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption	Amount of Secured Claim
		Fee Simple			\$235,725.00

TOTAL \$ 219,670.00 (Report also on Summary of Schedules.)

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In re	Thomas $M$ .	Romano		. Case No.	
			Debtor(s)	,	(if known

### SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N o n e		ifeW intJ	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
1. C	ash on hand.	X	·		
ac in aı cı	checking, savings or other financial ccounts, certificates of deposit, or shares a banks, savings and loan, thrift, building nd loan, and homestead associations, or redit unions, brokerage houses, or ooperatives.		Savings and Checking at Hinsdale Bank and Trust Location: In debtor's possession		\$200.00
te	ecurity deposits with public utilities, elephone companies, landlords, and thers.	X			
in	lousehold goods and furnishings, ncluding audio, video, and computer quipment.		Household goods and furnishings. Typical used furniture and furnishings for a 6 room home, 2 bedrooms, one living room and one dining room. Decor, utensils, small appliances, kitchen appliances, consumer electronics, tv, phone, dvd, outdoor tools and equipment. All used condition.  Location: In debtor's possession		<i>\$2,600.00</i>
aı ce	dooks, pictures and other art objects, ntiques, stamp, coin, record, tape, ompact disc, and other collections or ollectibles.		Various photos, some framed, miscellaneous lithographs. Location: In debtor's possession		\$2,000.00
6. W	Vearing apparel.		One man's clothing Location: In debtor's possession		\$250.00
7. F	urs and jewelry.	x			
	irearms and sports, photographic, and ther hobby equipment.	x			
	nterests in insurance policies. Name nsurance company of each policy and		Term life insurance policy. No cash valiue.		\$0.00

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In re	Thomas $M$ .	Romano		Case No.	
			Debtor(s)		(if known

### **SCHEDULE B-PERSONAL PROPERTY**

		(Continuation officer)			
Type of Property	N o n		usband- Wife- Joint nmunity-	W J	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
itemize surrender or refund value of each.		Location: In debtor's possession			
10. Annuities. Itemize and name each issuer.	X				
11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c).)	X				
Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X				
Stock and interests in incorporated and unincorporated businesses. Itemize.		Piccolo LLC. Small business. Breakfast and lunch kiosk in office building in Lombard, IL. Value of assets is minimal, some equipment valued at about \$1500. Liabilties include back sales taxes, lease and payroll taxes. Net value is likely negative. Location: In debtor's possession			Unknown
Interests in partnerships or joint ventures.     Itemize.	x				
Government and corporate bonds and other negotiable and non-negotiable instruments.	X				
16. Accounts Receivable.	X				
Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X				
Other liquidated debts owed to debtor including tax refunds. Give particulars.	X				
Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X				
Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X				
22. Patents, copyrights, and other intellectual property. Give particulars.	X				
23. Licenses, franchises, and other general intangibles. Give particulars.	X				

In re Thomas M. Romano	. Case No.
Debtor(s)	, (if knowr

### **SCHEDULE B-PERSONAL PROPERTY**

		(Continuation Sheet)		
Type of Property	N o n e		sbandH WifeW JointJ JunityC	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers and other vehicles and accessories.		2008 MKX. 120,000 miles. Needs mechanical (transmission) and body work. Rough condition. Location: In debtor's possession		\$6,130.00
		2009 Chrysler T&C. 95,000 miles. Average condition. Used as work van. No passenger seats.  Location: In debtor's possession		\$2,500.00
		2004 Pontiac Sunfire. 90,000 plus miles. Rrough condition. Driven by daughter. Location: In debtor's possession		\$1,500.00
26. Boats, motors, and accessories.	x			
27. Aircraft and accessories.	x			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		Events by Tommy R Trust fund (established for benefit of former company that was sold). Account value is \$2800. Debtor's		\$0.00

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In re Thomas M.	Romano		Case No.	
		Debtor(s)		(if knowr

### **SCHEDULE B-PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N o	Description and Location of Property	Husband- Wife	H	Current Value of Debtor's Interest, in Property Without Deducting any
	n e		Joint Community-	J	Secured Claim or Exemption
	n e	interest is remote and contingent. Company has tax liability in excess of funds.  Location: In debtor's possession	Community-	J	Secured Claim or

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In re					
	Thomas M.	Romano		Case No.	
			Debtor(s)	,	(if known

### SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: Check if debtor claims a homestead exemption that exceeds \$155,675.\*

(Check one box)

☐ 11 U.S.C. § 522(b) (2) ☐ 11 U.S.C. § 522(b) (3)

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
20 Westwood Drive, Indian Head Park	735 ILCS 5/12-901	\$ 15,000.00	\$ 219,670.00
Savings and Checking	735 ILCS 5/12-1001(b)	\$ 200.00	\$ 200.00
Household goods and furnishings	735 ILCS 5/12-1001(b)	\$ 1,682.00	\$ 2,600.00
Artwork	735 ILCS 5/12-1001(b)	\$ 2,000.00	\$ 2,000.00
One man's clothing	735 ILCS 5/12-1001(a)	\$ 250.00	\$ 250.00
2008 MKX	735 ILCS 5/12-1001(b)	\$ 118.00	\$ 6,130.00
2009 Chrysler T&C	735 ILCS 5/12-1001(d)	\$ 1,300.00	\$ 2,500.00
Pontiac Sunfire	735 ILCS 5/12-1001(c)	\$ 1,500.00	\$ 1,500.00
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<sup>\*</sup> Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6D (Official Form 6D) (12/07)

In re Thomas M. Romano	, Case No.
Debtor(s)	(if known)

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien HHusband WWife JJoint CCommunity	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No:						\$ 6,012.00	\$ 0.00
Creditor # : 1 BMO Harris Bank N.A. PO Box 755 Chicago IL 60690		Purchase Money Security 2008 MKX					
		Value: \$ 6,130.00					
Account No: 0606  Creditor # : 2 Chase PO Box 901037 Fort Worth TX 76101		Purchase Money Security 2009 Chrysler T&C				\$ 518.00	\$ 0.00
		Value: \$ 2,500.00					
1 continuation sheets attached		Sul (Total o (Use only or	f thi	s pa otal	ge) <b>\$</b>	\$ 6,530.00	\$ 0.00

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data) Case 15-17383 Doc 1 Filed 05/15/15 Entered 05/15/15 23:22:13 Desc Main Document Page 13 of 39

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In re Thomas M. Romano	, Case No.
Debtor(s)	(if known)

### **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor	0 V H- W- J	Pate Claim was Incurred, Nature  If Lien, and Description and Market Value of Property Subject to Lien  -HusbandWife JointCommunity		Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No: 8208						х		\$ 235,725.00	\$ 0.00
Creditor # : 3 Nationstar Mortgage, LLC 350 Highland Drive Lewisville TX 75067			Mortgage 20 Westwood Drive, Indian Hea Park  Value: \$ 219,670.00	nd					
Account No:			value. \$ 219,670.00						
			Value						
Account No:			Value:						
			Value:						
Account No:			Value:						
Account No:									
			Value:						
Sheet no. 1 of 1 continuation sheets a	ttad	che	d to Schedule of Creditors	Sul				\$ 235,725.00	\$ 0.00
Holding Secured Claims				(Total o	of th <b>T</b> n las	is pa <b>ota</b> st pa	age) I <b>I \$</b> ige)		

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In re Thomas M. Romano Case No.

Debtor(s)

(if known)

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or quardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If

consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.) Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules. Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal quardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,775\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 ☐ Claims for Death or Personal Injury While Debtor Was Intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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In re Thomas M. Romano	, Case No.
Debtor(s)	(if known)

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet: Taxes and Certain Other Debts Owed to Governmental Units

Creditor's Name, Mailing Address Including ZIP Code, and Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred and Consideration for Claim  HHusband WWife JJoint CCommunity	Contingent	Unliquidated	Disputed	Amount of Claim	Amount Entitled to Priority	Amount not Entitled to Priority, if any
Account No: 8044  Creditor # : 1  Illinois Department of Revenue PO Box 64338  Chicago IL 60664-0338	х	Taxes		х		8,397.00	\$ 8,397.00	\$ 0.00
Account No: 7032  Creditor # : 2  Illinois Department of Revenue PO Box 64338  Chicago IL 60664-0338	X	Taxes		X		\$ 36,031.00	\$ 36,031.00	\$ 0.00
Account No: 7032  Creditor # : 3  Illinois Department of Revenue PO Box 64338  Chicago IL 60664-0338		Taxes		x		\$ 19,068.00	\$ 19,068.00	\$ 0.00
Account No:  Creditor # : 4  Internal Revenue Service  Central Insolvency Operation  PO Box 7346  Philadelphia PA 19101-7346	х	Taxes		X		\$ 6,350.00	\$ 6,350.00	\$ 0.00
Account No:  Creditor # : 5  Internal Revenue Service  Central Insolvency Operation  PO Box 7346  Philadelphia PA 19101-7346		Taxes		X		\$ 6,361.00	\$ 6,361.00	\$ 0.00
Sheet No. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Priority		(Total o	To	pag t <b>al</b>	ge) <b>\$</b>	76,207.00		0.00
		(Use only on last page of the completed Schedule E. Repor on Summary of S (Use only on last page of the completed Schedule E. If a report also on the Statistical Summary of Certain Liab	Tot pplic	dule <b>tal</b> able	s) <b>\$</b> e,	76,207.00	76,207.00	0.00

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n re Thomas M. Romano	,	Case No.	

Debtor(s)

(if known)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  IHusband NWife IJoint CCommunity	Contingent	Unliquidated	Disputed	Amount of Claim
Account No:  Creditor # : 1 230 E. Ogden LLC 945 S Vine St. Hinsdale IL 60521	X	Lease deficiency lawsuit Lawsuit for alleged lease deficiency by former business landlord. Judgment entered against	X	X	X	Unknown
Account No:  Representing:  230 E. Ogden LLC		Burr E. Anderson Anderson Law Offices 223 W Jackson Blvd., Suite 101 Chicago IL 60606				
Account No: 6998  Creditor # : 2 Alliance One PO Box 3111  Southeastern PA 19398-3111		Notice Only original creditor Capital One		x		\$ 0.00
5 continuation sheets attached		(Use only on last page of the completed Schedule F. Report als		Tota	al\$	\$ 0.00

Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related

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B6F (Official Form 6F) (12/07) - Cont.

In re Thomas M. Romano	,	Case No.	
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Debtor(s)

(if known)

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)  Account No: 6998  Representing:	Co-Debtor	W	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  Husband Wife Joint Community  Capital One PO Box 30281 Salt Lake City UT 84130	Contingent	Unliquidated	Disputed	Amount of Claim
Account No:					X		\$ 17,461.00
Creditor # : 3 American Express Travel Related Services 200 Vesey Street New York NY 10285			Business Debt				
Account No: 0057  Creditor # : 4  Best Buy  PO Box 688910  Des Moines IA 50368-8910			Credit		х		\$ 5,342.11
Account No: 0057  Representing:  Best Buy			Estate Information Serv. PO Box 1730 Reynoldsburg OH 43068-8730				
Account No: 6998  Creditor # : 5  Capital One PO Box 6492  Carol Stream IL 60197-6492	X		Credit		x		\$ 6,610.00
Sheet No. 1 of 5 continuation sheets attach Creditors Holding Unsecured Nonpriority Claims	ned t	to So	chedule of  (Use only on last page of the completed Schedule F. Report also o Schedules and, if applicable, on the Statistical Summary of Certain Liabilitie	n Sun	Γota nmai	al \$ ry of	\$ 29,413.11

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In re Thomas M. Romano	,	Case No.	
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Debtor(s)

(if known)

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	W J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  Husband Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 6998							
Representing: Capital One			Alliance One PO Box 3111 Southeastern PA 19398				
Account No: 6998							
Representing: Capital One	<u>-</u>		Freedman Anselmo Lindberg LLC PO Box 3228 Naperville IL 60566				
Account No: <b>8942</b>					X		\$ 5,515.00
Creditor # : 6 Citicards Processing Center Des Moines IA 50363			Credit				
Account No:					X		\$ 1,000.00
Creditor # : 7 First Data Merchant Services 4000 Coral Ridge Drive Pompano Beach FL 33065			Lease of business equipment				
Account No:							Unknown
Creditor # : 8 Genesis Capital Partner, LLC 4500 Biscayne Blvd., Suite 310 Miami FL 33137-3227			Business Loan Notice only.				
Sheet No. 2 of 5 continuation sheets attached Creditors Holding Unsecured Nonpriority Claims	ed t	o So	chedule of  (Use only on last page of the completed Schedule F. Report also of Schedules and, if applicable, on the Statistical Summary of Certain Liabilitie	n Sur	Tota nma	al \$ ry of	\$ 6,515.00

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In re_Thomas M. Romano	,	Case No.	
Debtor(s)			(if known)

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	W JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  Husband Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 7397	X		,		X		\$ 2,150.00
Creditor # : 9 Internal Revenue Service Central Insolvency Operation PO Box 7346 Philadelphia PA 19101-7346			Taxes				
Account No:					X		\$ 26,854.00
Creditor # : 10 James J Roche & Associates 642 N. Dearborn St. Chicago IL 60610			Services				
Account No:					X		\$ 115,000.00
Creditor # : 11 Joanne Romano 914 Jeannette Street Des Plaines IL 60016			Personal Loans				
Account No:					X		\$ 85.00
Creditor # : 12 Kohls PO Box 3084 Milwaukee WI 53201	+		Credit				
Account No: 994A					X		\$ 371.00
Creditor # : 13 Lease Finance Group PO Box 7861 New York NY 10116			Lease deficiency				
Sheet No. 3 of 5 continuation sheets attach Creditors Holding Unsecured Nonpriority Claims	ed t	o Sc	chedule of S	Subt	ota Γota		\$ 144,460.00
- , ,			(Use only on last page of the completed Schedule F. Report also or Schedules and, if applicable, on the Statistical Summary of Certain Liabilities	n Sun	nmai	y of	

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In re	Thomas M. Romano	_,	Case No.	
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Debtor(s)

(if known)

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  Husband Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 994A		Ť					
Representing: Lease Finance Group			LFG 65 E. Wacker Dr. Suite 510 Chicago IL 60601				
Account No:					X		\$ 38,944.25
Creditor # : 14 Max Advance 4208 18th Ave. Brooklyn NY 11218			Business Loan				,,
Account No:							
Representing: Max Advance			Law Office of Brian Schechter 243 5th Avenue, Suite 720 New York NY 10016				
Account No: 6877					X	+	\$ 128,381.00
Creditor # : 15 Nelnet/Educational Financial Dept. of Education PO Box 740283 Atlanta GA 30374			Student Loan				
Account No:					Х		\$ 16,798.00
Creditor # : 16 Tax Management Consultants, Inc. 5300 Main Street Downers Grove IL 60515			Services				
Sheet No. 4 of 5 continuation sheets attached Creditors Holding Unsecured Nonpriority Claims	ched	to S	chedule of  (Use only on last page of the completed Schedule F. Repo Schedules and, if applicable, on the Statistical Summary of Certain	rt also on Sui	Tot	al \$ ary of	\$ 184,123.25

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In re Thomas M. Romano	,	Case No.	
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Debtor(s)

(if known)

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  Husband -Wife Joint -Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 0057  Creditor # : 17  United Recovery PO Box 722910  Houston TX 77272-2910			Notice Only Collection Agent for Best Buy				\$ 0.00
Account No:							
Account No:							
Account No:							
Account No:							
Sheet No. 5 of 5 continuation sheets atta Creditors Holding Unsecured Nonpriority Claims	ched t	to S	chedule of  (Use only on last page of the completed Schedule F. Report also or Schedules and, if applicable, on the Statistical Summary of Certain Liabilities	ո Sun	Tota nma	al \$ ry of	\$ 0.00 \$ 364,511.36

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nre <i>Thomas M</i> .	Romano	/ Debtor	Case No.	
·		<del>-</del> "		(if known)

### SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

□ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract.	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

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nre Thomas M. F	Romano	/ Debtor	Case No.	
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### **SCHEDULE H-CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preeceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Name and Address of Codebtor	Name and Address of Creditor
Events by Tommy R, Inc.	230 E. Ogden LLC
325 75th Street	945 S Vine St.
Willowbrook IL 60527	Hinsdale IL 60521
	Illinois Department of Revenue
	PO Box 64338
	Chicago IL 60664-0338
	Internal Revenue Service
	Central Insolvency Operation
	PO Box 7346
	Philadelphia PA 19101-7346
Mary Romano	Capital One
3020 Wood Glen Ln.	PO Box 6492
Downers Grove IL 60516	Carol Stream IL 60197-6492
Piccolo LLC	Internal Revenue Service
20 Westwood Drive	Central Insolvency Operation
La Grange IL 60525	PO Box 7346
	Philadelphia PA 19101-7346
Tommy R's Italia	Illinois Department of Revenue
20 Westwood Drive	PO Box 64338
La Grange IL 60525	Chicago IL 60664-0338

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Debtor 1 Thomas M. Romano	
First Name Middle Name Last Name	
Debtor 2 (Spouse, if filing) First Name Middle Name Last Name	
United States Bankruptcy Court for the: NORTHERNDistrict of _ILLINO	IS
Case number(ff known)	Check if this is:
	An amended filing
	A supplement showing post-petition chapter 13 income as of the following date:
Official Form B 6I	MM / DD / YYYY
Schedule I: Your Income	12/13
supplying correct information. If you are married and not filing jointly	iling together (Debtor 1 and Debtor 2), both are equally responsible for , and your spouse is living with you, include information about your spouse clude information about your spouse. If more space is needed, attach a your name and case number (if known). Answer every question.
Fill in your employment information.  Deb	otor 1 Debtor 2 or non-filing spouse
information about additional	nployed Employed  t employed Not employed
Include part-time, seasonal, or self-employed work.  Occupation  Chef	
Occupation may Include student or homemaker, if it applies.	
Employer's name Tornir	y R's Catering, Inc.
Employer's address 825 W	/. 75th Unit D
Numbe	r Street Number Street
Willow	/brook IL 60527
City	State ZIP Code City State ZIP Code
How long employed there? 2	years
Part 2: Give Details About Monthly Income	
spouse unless you are separated.  If you or your non-filing spouse have more than one employer, combin	ave nothing to report for any line, write \$0 in the space. Include your non-filing e the information for all employers for that person on the lines
below. If you need more space, attach a separate sheet to this form.	5 2 4 5 2 4 6
	For Debtor 1 For Debtor 2 or non-filing spouse
List monthly gross wages, salary, and commissions (before all padeductions). If not paid monthly, calculate what the monthly wage wo	
3. Estimate and list monthly overtime pay.	3. +\$0.00
4. Calculate gross income. Add line 2 + line 3.	4. \$\ \\$ \ 4850.00 \ \$ \ \ 0.00 \

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Thomas M. Romano Debtor 1

Document

Last Name

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Case number (if known)

For Debtor 1 For Debtor 2 or non-filing spouse 4850.00 0.00 Copy line 4 here..... 5. List all payroll deductions: 0.00 725.00 5a. Tax, Medicare, and Social Security deductions 5a. 0.00 0.00 5b. Mandatory contributions for retirement plans 5b. \$ 0.00 0.00 5c. Voluntary contributions for retirement plans 5c. 0.00 0.00 5d. Required repayments of retirement fund loans 5d. 0.00 0.00 5e. Insurance 5e. 0.00 0.00 5f. Domestic support obligations 5f. 0.00 0.00 5g. Union dues 5g. 0.00 0.00 5h. Other deductions. Specify: 5h. 0.00 725.00 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 6. 0.00 4125.00 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total 1644.00 0.00 8a. monthly net income. 0.00 0.00 8b. 8b. Interest and dividends 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce 0.00 0.00 settlement, and property settlement. 8c. 0.00 0.00 8d. Unemployment compensation 8d. 0.00 0.00 8e. Social Security 8e. 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance 0.00 0.00 that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: 8f. 0.00 0.00 8g. Pension or retirement income 8g. 0.00 0.00 8h. Other monthly income. Specify: 8h. +\$ 1644.00 0.00 9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. \$ Calculate monthly income. Add line 7 + line 9. 5,769.00 5769.00 0.00 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. 10 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 0.00 Specify: 11. + \$ 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 5769.00 Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies 12. Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? No. Yes. Explain:

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Fill in this information to identify your case:			
Debtor 1 Thomas M. Romano			
First Name Middle Name Last Name	Check if this is:		
Debtor 2 (Spouse, if filing) First Name Middle Name Last Name	An amended fil	-	
United States Bankruptcy Court for the: NORTHERNDistrict ofILLINOIS	A supplement sexpenses as of		petition chapter 13 date:
Case number	MM / DD / YYYY		
(If known)		g for Debtor 2	2 because Debtor 2
Official Form B 6J	maintains a se		
Schedule J: Your Expenses			12/13
Be as complete and accurate as possible. If two married people are filing together, be information. If more space is needed, attach another sheet to this form. On the top of (if known). Answer every question.			_
Part 1: Describe Your Household			
1. Is this a joint case?			
No. Go to line 2.  Yes. Does Debtor 2 live in a separate household?			
□ No			
Yes. Debtor 2 must file a separate Schedule J.			
2. Do you have dependents? No Dependent's ru	olotionahin to	Dependent's	Does dependent live
Do not list Debtor 1 and Yes. Fill out this information for Debtor 1 or De		age	with you?
Debtor 2. each dependent  Do not state the dependents'			No
names.	<del></del>		Yes
			☐ No ☐ Yes
			No
			Yes
			No
			Yes
			No
			Yes
3. Do your expenses include expenses of people other than yourself and your dependents?			
Part 2: Estimate Your Ongoing Monthly Expenses			
Estimate your expenses as of your bankruptcy filing date unless you are using this fo	orm as a supplement in	a Chanter 13 c	ase to report
expenses as of a date after the bankruptcy is filed. If this is a supplemental <i>Schedule</i> applicable date.		=	
Include expenses paid for with non-cash government assistance if you know the value	ue		
of such assistance and have included it on Schedule I: Your Income (Official Form B	s 6I.)	Your exper	nses
<ol> <li>The rental or home ownership expenses for your residence. Include first mortgage any rent for the ground or lot.</li> </ol>	payments and 4.	\$	2000.00
If not included in line 4:			0.00
4a. Real estate taxes	4a.	\$	0.00
4b. Property, homeowner's, or renter's insurance	4b.	\$	0.00
4c. Home maintenance, repair, and upkeep expenses	4c.	\$	100.00
4d Homeowner's association or condominium dues	44	\$	199.00

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Debtor 1

Thomas M. Romano

First Name Middle Name Last Name Case number (if known)

		Your ex	penses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$	0.00
	0.		
6. Utilities:		Φ.	150.00
6a. Electricity, heat, natural gas	6a.	\$	15.00
6b. Water, sewer, garbage collection	6b.	\$	200.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	150.00
6d. Other. Specify: Cell Phone	6d.	\$	200.00
Food and housekeeping supplies	7.	\$	
Childcare and children's education costs	8.	\$	0.00
Clothing, laundry, and dry cleaning	9.	\$	100.00
Personal care products and services	10.	\$	80.00
Medical and dental expenses	11.	\$	100.00
Transportation. Include gas, maintenance, bus or train fare.		\$	0.00
Do not include car payments.	12.		100.00
Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
Charitable contributions and religious donations	14.	\$	0.00
<ul> <li>Insurance.</li> <li>Do not include insurance deducted from your pay or included in lines 4 or 20.</li> </ul>			
15a. Life insurance	15a.	\$	111.00
15b. Health insurance	15b.	\$	218.50
15c. Vehicle insurance	15c.	\$	42.30
15d. Other insurance. Specify:	15d.	\$	0.00
<b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20.  Specify:	16.	\$	625.00
Installment or lease payments:			
17a. Car payments for Vehicle 1	17a.	\$	698.00
17b. Car payments for Vehicle 2	17b.	\$	365.00
17c. Other. Specify:	17c.	\$	0.00
17d. Other. Specify:	17d.	\$	0.00
Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form B 6I).	18.	\$	917.00
Other payments you make to support others who do not live with you.			0.00
Specify:	19.	\$	0.00
Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Inc.	ome.		
20a. Mortgages on other property	20a.	\$	0.00
20b. Real estate taxes	20b.	\$	0.00
20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
20e. Homeowner's association or condominium dues	20e.	\$	0.00

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Debtor 1	Thomas M	1. Romano			Case number (if known)		
Dozto	First Name	Middle Name	Last Name		Case Harrison (# Miowinj		
21. <b>Oth</b>	er. Specify: Car	Repairs and ma	intenance		21.	+\$	125.00
	r monthly expen		through 21.		22.	\$	6897.80
	ulate your month	•				\$	5769.00
23a. 23b.	.,		onthly income) from Som line 22 above.	chedule I.	23a. 23b.	-\$	6897.80
23c.	Subtract your m The result is you		s from your monthly indecome.	come.	23c.	\$	-1128.80
For e	example, do you egage payment to	expect to finish p	aying for your car loar	es within the year after you find within the year or do you extend odification to the terms of you	spect your		

Debtor 1	Thomas M. Romano				
200011	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bar Case Number (if known)	nkruptcy Court for the: NOF	RTHERN District of _	ILLINOIS		
	SJ ule J: Your below are include	<del>-</del>		_	je
2. Additional De Do not list Deb		Dependen	nt's relationship to or Debtor 2	Dependent's age	Does dependent live with you' No Yes No Yes
6d. Other Uti Specify:				Yo.	Yes our Expenses
Specify: 15d. Other Ins					
Specify:				\$	
Specify:				 \$	
	o not included taxes de				
Specify:	Additional estimated	,		\$	402.00
Specify:				\$	
	yments you make to sup				
Specific		-	•	\$	

Page 1 Form B 6J Continuation Page

\$

\$

\$ \$

\$

\$

Specify:

Specify:

Other.

Specify: Specify: Specify:

Specify:

Specify:

Specify:

21.

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Thomas M. 1	Romano	Case No.
		Chapter 7
	/ Del	btor

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data"if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$ 219,670.00		
B-Personal Property	Yes	4	\$ 15,180.00		
C-Property Claimed as Exempt	Yes	1			
D-Creditors Holding Secured Claims	Yes	2		\$ 242,255.00	
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$ 76,207.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	6		\$ 364,511.36	
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	1			
I-Current Income of Individual Debtor(s)	Yes	1			\$ 5,769.00
J-Current Expenditures of Individual Debtor(s)	Yes	3			\$ 6,897.80
ТОТ	AL	22	\$ 234,850.00	\$ 682,973.36	

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Thomas M.	Romano	Case No.
		Chapter 7

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C § 159)

/ Debtor

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 76,207.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 128,381.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 204,588.00

#### State the following:

Average Income (from Schedule I, Line 12)	\$ 5,769.00
Average Expenses (from Schedule J, Line 22)	\$ 6,897.80
Current Monthly Income (from Form 22A-1 Line 11: OR, Form 22B Line 14: OR, Form 22C-1 Line 14)	\$ 6,502.33

#### State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 76,207.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 364,511.36
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 364,511.36

B6 Declaration (Official PSI 15-17383) (12/12)OC 1	Filed 05/15/15	Entered 05/15/15 23:22:13	Desc Main
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In re	Thomas M.	Romano		Case No.	
			ebtor		(if known)

### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

### DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have correct to the best of my knowledge, inform	re read the foregoing summary and schedules, consisting of nation and belief.	sheets, and that they are true and
Date:	Signature /s/ Thomas M. Romano Thomas M. Romano	
	[If joint case, both spouses must sign.]	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

B 8 (Official Form 8) (Case 15-17383 Doc 1 Filed 05/15/15 Entered 05/15/15 23:22:13 Desc Main Document Page 33 of 39

### **UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION**

In re	Thomas	М.	Romano	Case No.	
				Chapter	7

### **CHAPTER 7 STATEMENT OF INTENTION**

Part A - Debts Secured by property of the estate. (Part A must be con Attach additional pages if necessary.)	npleted for EACH debt which is secured by property of the estate.
Property No. 1	
Creditor's Name :	Describe Property Securing Debt :
Nationstar Mortgage, LLC	20 Westwood Drive, Indian Head Park
Property will be (check one) :	
☐ Surrendered ☐ Retained	
If retaining the property, I intend to (check at least one):	
Redeem the property	
Reaffirm the debt	
Other. Explain <u>retain and pay</u>	(for example, avoid lien using 11 U.S.C § 522 (f)).
Property is (check one) :	
☐ Claimed as exempt ☐ Not claimed as exempt	
Property No. 2	
Creditor's Name :	Describe Property Securing Debt :
BMO Harris Bank N.A.	2008 MKX
Property will be (check one) :	
Surrendered Retained	
If retaining the property, I intend to (check at least one):	
Redeem the property	
Reaffirm the debt	
Other. Explain	(for example, avoid lien using 11 U.S.C § 522 (f)).
Property is (check one) :	
Claimed as exempt Not claimed as exempt	

B 8 (Official Form 8) (Case 15-17383 Doc 1 Filed 05/15/15 Entered 05/15/15 23:22:13 Desc Main Document Page 34 of 39 Property No. 3 Creditor's Name: **Describe Property Securing Debt:** Chase 2009 Chrysler T&C Property will be (check one): Surrendered Retained If retaining the property, I intend to (check at least one): Redeem the property Reaffirm the debt Other. Explain \_\_\_\_\_ (for example, avoid lien using 11 U.S.C § 522 (f)). Property is (check one): Claimed as exempt Not claimed as exempt Part B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.) Property No. Lessor's Name: **Describe Leased Property:** Lease will be assumed pursuant to 11 U.S.C. § None 365(p)(2): Yes No Signature of Debtor(s) I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease. Debtor: /s/ Thomas M. Romano Date: Date: Joint Debtor: \_\_\_\_\_

Rule 2016(b) (8) (ase 15-17383 Doc 1 Filed 05/15/15 Entered 05/15/15 23:22:13 Desc Main Document Page 35 of 39

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re	Thomas	М.	Romano				Case No. Chapter	
						/ Debtor		
	Attorney for	Debt	tor: <b>Arthur W</b>	. Rummler				

### **STATEMENT PURSUANT TO RULE 2016(B)**

The undersigned,	pursuant to	Rule 2016(b)	Bankruptcy	Rules	states that
THE UNIQUISIGNED,	pursuant to	1 (uic 20 10(b),	Dariniapicy	i tuico,	states triat

- 1. The undersigned is the attorney for the debtor(s) in this case.
- 2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
- 3. \$ 335.00 of the filing fee in this case has been paid.
- 4. The Services rendered or to be rendered include the following:
  - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
  - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
  - c) Representation of the debtor(s) at the meeting of creditors.
- 5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and

None other

6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and

None other

7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:

None

8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

None

Dated: Respectfully submitted,

X /s/ Arthur W. Rummler
Attorney for Petitioner: Arthur W. Rummler

Law Offices of Arthur W. Rummler 799 Roosevelt Road Building 2, Suite 104 Glen Ellyn IL 60137 630-229-2313 Case 15-17383 Doc 1 Filed 05/15/15 Entered 05/15/15 23:22:13 Desc Main

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Case No.

	Chapter 7
	/ Debtor
Attorney for Debtor: <b>Arthur W. Rummler</b>	
VERIFICATION OF CREDITOR MATRIX	
The above named Debtor(s) here	eby verify that the attached list of creditors is true and correct to the
best of our knowledge.	
e:	/s/ Thomas M. Romano
	Debtor

In re Thomas M. Romano

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945 S Vine St. Hinsdale, IL 60521

Alliance One PO Box 3111 Southeastern, PA 19398

Alliance One PO Box 3111 Southeastern, PA 19398-3111

American Express Travel Related Services 200 Vesey Street New York, NY 10285

Arthur W. Rummler 799 Roosevelt Road Building 2, Suite 104 Glen Ellyn, IL 60137

Best Buy PO Box 688910 Des Moines, IA 50368-8910

BMO Harris Bank N.A. PO Box 755

Chicago, IL 60690

Burr E. Anderson Anderson Law Offices 223 W Jackson Blvd., Suite 101 Chicago, IL 60606

Capital One PO Box 30281 Salt Lake City, UT 84130

Capital One PO Box 6492 Carol Stream, IL 60197-6492

Chase PO Box 901037 Fort Worth, TX 76101

Citicards
Processing Center
Des Moines, IA 50363

Estate Information Serv. PO Box 1730 Reynoldsburg, OH 43068-8730

Events by Tommy R, Inc. 825 75th Street Willowbrook, IL 60527

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4000 Coral Ridge Drive Pompano Beach, FL 33065

Freedman Anselmo Lindberg LLC PO Box 3228
Naperville, IL 60566

Genesis Capital Partner, LLC 4500 Biscayne Blvd., Suite 310 Miami, FL 33137-3227

Illinois Department of Revenue PO Box 64338 Chicago, IL 60664-0338

Internal Revenue Service Central Insolvency Operation PO Box 7346 Philadelphia, PA 19101-7346

James J Roche & Associates 642 N. Dearborn St. Chicago, IL 60610

Joanne Romano 914 Jeannette Street Des Plaines, IL 60016

Kohls PO Box 3084 Milwaukee, WI 53201

Law Office of Brian Schechter 243 5th Avenue, Suite 720 New York, NY 10016

Lease Finance Group PO Box 7861 New York, NY 10116

LFG 65 E. Wacker Dr. Suite 510 Chicago, IL 60601

Mary Romano 8020 Wood Glen Ln. Downers Grove, IL 60516

Max Advance 4208 18th Ave. Brooklyn, NY 11218

Nationstar Mortgage, LLC 350 Highland Drive Lewisville, TX 75067

Nelnet/Educational Financial Dept. of Education PO Box 740283 Atlanta, GA 30374

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La Grange, IL 60525

Thomas M. Romano 20 Westwood Drive Indian Head Park, IL 60525

Tax Management Consultants, Inc. 5300 Main Street Downers Grove, IL 60515

Tommy R's Italia 20 Westwood Drive La Grange, IL 60525

United Recovery PO Box 722910 Houston, TX 77272-2910